

blind or using wheelchairs. And no ATM or automated phone system can answer every question about an account. Seniors on fixed incomes, families living on today's pitifully low minimum wage, and blind or disabled customers—including veterans—will be penalized for the "privilege" of making a deposit or taking funds out of their account. Even the most sophisticated customers sometimes need to speak with a teller. Now banks will punish individuals who are simply asking for assistance.

My own mother is 85 years old and is still an active public servant. Yet I recognize the difficulty she has interacting with today's technology. I am confident that many of my colleague's parents—and perhaps some of my colleagues themselves—have difficulty using automatic teller machines.

Like many of my colleagues, I have been hearing from constituents who feel bombarded with automatic teller machine user fees. Now, customers will be charged for discussing a transaction with a human teller too. Financial institutions are squeezing money out of customers and other consumers—money that should be used to improve our economy, not line the pockets of our wealthiest institutions.

This user fee hurts the customers with limited means the most. These consumers may not be able to access electronic commerce, yet they'll be punished by the institution that holds—and makes money off—their assets.

The bill I am introducing today will prohibit banks and credit unions from charging these onerous fees.

I urge my colleagues to stand up for consumers, and protect our most vulnerable citizens from unfair human teller fees. Please join me in this effort by cosponsoring the "The Depository Institution Customer Protection Act."

A TRIBUTE TO THE CENTER FOR MILITARY AND PRIVATE SECTOR INITIATIVES

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. LEWIS of California. Mr. Speaker, while the end of the Cold War eased international tensions, it led to a significant downsizing of the U.S. armed forces. Nearly one tenth of our country's population, or 26 million people, have served in uniform. Over two million have left military service since the end of the Gulf War. Approximately 275,000 veterans of military service are being discharged each year, projected well into the next century. Once again, as in previous post-war periods, American employers have the opportunity to access men and women returning to civilian life in large numbers.

Unlike previous periods, when American were drafted for service, these men and women are volunteers. Surprisingly, the harsh reality for many of them is that a successful military career is not a guarantee of gainful employment in the private sector. This is a startling phenomenon, especially considering the extensive experience, diverse talents, and strong work ethic of military professionals. Clearly, much needs to be done to uncover and address the reasons for the continued underutilization of this highly trained and motivated force.

Indeed, a comprehensive survey conducted for the Joint Chiefs of Staff by a national executive search firm, Wesley, Brown and Bartle (WB&B) reports that stereotypes and myths caused businesses and professional recruiting services to discard an alarmingly high percentage of resumes submitted by our veterans.

There are disturbing dimensions to the problem. The Bureau of Labor Statistics reports that the jobless rate for male veterans discharged since 1994 is seven percent, considerably higher than the current national average of 4.5 percent of all Americans. The rate of unemployment for female veterans is 5.9 percent. Even more alarming is the state of underemployment of former military. Our downsizing of the Army by 60 percent since the Gulf War has thrust hundreds of thousands of early retirees from military service into the private sector. The WB&B survey showed that they are not being welcomed as they should be by civilian employers, perhaps only because only one in every 147 of them has prior active duty military service, compared with one in every ten after World War II. Indeed, retired Admiral Stanley Arthur, the Navy's top commander in the Gulf War, said that "the military is no longer an institution with which most—even many—people can identify."

A random survey of 1700 recently transitioned military personnel found most of them to be active job seekers. More than half of them sent out at least 50 resumes. Another 30 percent distributed more than 100 resumes. Three in every four of them received not one reply. Only one of about every six who heard back received even a single job offer. Among those who accepted, 80 percent were found to earn less than \$20,000.

Wesley, Brown and Bartle is to be commended for founding the Center for Military and Private Sector Initiatives which was established to help military men and women more effectively transition from active duty to civilian life. Through the Center, corporate America has a rare opportunity to forge partnerships that will positively impact the transition of military professionals and enhance America's workforce.

Mr. Speaker, the Center for Military and Private Sector Initiatives is to be commended for providing American business with the value that former military professionals bring to the workplace, making corporate America more competitive. When American businesses capitalize on the value of the military experience, America wins.

SALUTING THE EMPLOYEE BENEFIT RESEARCH INSTITUTE ON ITS 20TH ANNIVERSARY

HON. EARL POMEROY

OF NORTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Monday, October 12, 1998

Mr. POMEROY. Mr. Speaker, I rise to salute one of our Nation's leading public policy institutes on the occasion of its 20th anniversary. For two decades now, the Employee Benefit Research Institute (EBRI), under the outstanding leadership of its president Dallas Salisbury, has been providing trusted data and analysis on some of the most important public policy issues of our time—Social Security re-

form, health coverage and quality, and the changing world of private pensions.

As one who has made retirement and health security issues the core of my legislative agenda, I have benefited many times from EBRI's exceptional and nonpartisan research and analysis. I have relied on EBRI to provide me with the very latest findings and developments, and I have called on their stable of experts many times for objective data and analysis as I have begun work on a new legislative initiative.

I want to commend EBRI in particular for two of its most recent endeavors. One was the central role EBRI played in organizing this year's National Summit on Retirement Savings, which highlighted the critical issues of saving and planning for retirement. The second is EBRI's recent development of a highly sophisticated computer model of the Social Security system that is now the leading tool in the country for analyzing the effects of Social Security reform proposals.

Mr. Speaker, again let me congratulate the Employee Benefit Research Institute for 20 years of outstanding work. I look forward to EBRI's continued contribution to the public policy of our Nation.

INTERNATIONAL ANTI-BRIBERY AND FAIR COMPETITION ACT OF 1998

SPEECH OF

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Friday, October 9, 1998

Mr. DINGELL. Mr. Speaker, we all have a strong interest in seeing that there is a level playing field on which U.S. business and U.S. workers can compete in world markets.

The bill are considering today, H.R. 4353, points out just how unlevel that playing field can be. In May of 1976, Congress received from the Securities and Exchange Commission an extensive "Report on Questionable and Illegal Corporate Payments and Practices" that revealed corrupt foreign payments by over 300 U.S. companies involving hundreds of millions of dollars and the falsification of accounting records and the deceit of auditors.

Since 1977, U.S. law has made it a crime from American businessmen to bribe foreign government officials to obtain business contracts. Yet, Germany and other countries do not just fail to prohibit bribery on the part of their business representatives, they make it a tax deductible expense.

Last December, 33 of our major trading partners signed the OECD Convention on Combating Bribery of Foreign Public Officials in International Business Transactions. Under this agreement, our major trading partners commit, for the first time, to make business-related bribes to foreign officials a crime under their respective legal systems.

H.R. 4353 expands and strengthens the Foreign Corrupt Practices Act (FCPA) to implement U.S. obligations under the OECD convention. It expands the FCPA to include bribes to foreign public officials that are made to secure "any improper advantage." The bill also expands the FCPA to cover not only U.S. businesses and issuers of securities, but also